

Fill in this information to identify your case:

Debtor 1 Karen Shapiro

Debtor 2 _____
(Spouse, if filing)

United States Bankruptcy Court for the Eastern District of Pennsylvania

Case number 18-15061
(If known)

☒ Check if this is an amended filing

Official Form 106Sum
Amended Summary of Your Assets and Liabilities and Certain Statistical Information 12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

Part 1: Summarize Your Assets

	Your assets Value of what you own
1. Schedule A/B: Property (Official Form 106A/B)	
1a. Copy line 55, Total real estate, from <i>Schedule A/B</i>	<u>\$305,000.00</u>
1b. Copy line 62, Total personal property, from <i>Schedule A/B</i>	<u>\$16,625.01</u>
1c. Copy line 63, Total of all property on <i>Schedule A/B</i>	<u>\$321,625.01</u>

Part 2: Summarize Your Liabilities

	Your liabilities Amount you owe
2. Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)	
2a. Copy the total you listed in Column A, <i>Amount of claim</i> , at the bottom of the last page of Part 1 of <i>Schedule D</i>	<u>\$356,358.81</u>
3. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)	
3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of <i>Schedule E/F</i>	<u>\$0.00</u>
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of <i>Schedule E/F</i>	<u>\$5,784.00</u>
Your total liabilities	<u>\$362,142.81</u>

Part 3: Summarize Your Income and Expenses

4. Schedule I: Your Income (Official Form 106I)	
Copy your combined monthly income from line 12 of <i>Schedule I</i>	<u>\$7,350.75</u>
5. Schedule J: Your Expenses (Official Form 106J)	
Copy your monthly expenses from line 22, Column A, of <i>Schedule J</i>	<u>\$4,400.10</u>

Part 4:
 Answer These Questions for Administrative and Statistical Records

6. Are you filing for bankruptcy under Chapters 7, 11, or 13?

☐ No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.
☒ Yes

7. What kind of debt do you have?

☒ **Your debts are primarily consumer debts.** *Consumer debts* are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9 for statistical purposes. 28 U.S.C. § 159.
☐ **Your debts are not primarily consumer debts.** You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.

8. From the **Statement of Your Current Monthly Income** (Official Form 122A-1, 122B, or 122C-1):
Copy your total current monthly income from line 11.....

\$8,679.67

9. Copy the following special categories of claims from Part 4, line 6 of **Schedule E/F**:

From Part 4 on Schedule E/F , copy the following:	Total claim
9a. Domestic support obligations (Copy line 6a.).....	\$0.00
9b. Taxes and certain other debts you owe the government. (Copy line 6b.).....	\$0.00
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$0.00
9d. Student loans. (Copy line 6f.).....	\$0.00
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.).....	\$0.00
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.).....	\$0.00
9g. Total. Add lines 9a through 9f.....	\$0.00

Fill in this information to identify your case:

Debtor 1 Karen Shapiro
 Debtor 2 _____
 (Spouse, if filing)
 United States Bankruptcy Court for the Eastern District of Pennsylvania
 Case number 18-15061
 (If known)

☒ Check if this is an amended filing

Official Form 106A/B Amended Schedule A/B: Property

12/15

In each category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in the category where you think it fits best. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Each Residence, Building, Land or Other Real Estate You Own or Have an Interest in

1. Do you own or have any legal or equitable interest in any residence, building, land, or similar property?

- ☐ No. Go to Part 2.
☒ Yes. Where is the property?

1.1 3255 Melanie Court
 Street address, if available, or other description

Bethlehem PA 18020
 City, State, ZIP Code
Northampton
 County

What is the property? Check all that apply

- ☒ Single-family home
☐ Duplex or multi-unit building
☐ Condominium or cooperative
☐ Manufactured or mobile home
☐ Land
☐ Investment property
☐ Timeshare
☐ Other
N/A

Who has an interest in the property? Check one

- ☐ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☒ At least one of the debtors and another

Other information you wish to add about this item, such as local property identification number:

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property?	Current value of the portion you own?
\$305,000.00	\$305,000.00

Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.

Tenancy by the entireties

☐ Check if this is community property (see instructions)

2. Add the dollar value of the portion you own for all of your entries from Part 1, including any entries for pages you have attached for Part 1. Write that number here.

\$305,000.00

Part 2: Describe Your Vehicles

Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on *Schedule G: Executory Contracts and Unexpired Leases*.

3. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles

- ☐ No.
☒ Yes.

3.1 Make: Honda Who has an interest in the property? Check one

Model: Accord ☒ Debtor 1 only

Year: 2016 ☐ Debtor 2 only

Approximate mileage: 26000 ☐ Debtor 1 and Debtor 2 only

Other information: ☐ At least one of the debtors and another

☐ Check if this is community property (see instructions)

Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.

Current value of the entire property?	Current value of the portion you own?
\$13,500.00	\$13,500.00

4. **Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories**
Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories
- ☒ No.
☐ Yes.

5. **Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for pages you have attached for Part 2. Write that number here**

\$13,500.00

Part 3: Describe Your Personal and Household Items

Do you own or have any legal or equitable interest in any of the following items? (List the current value of the portion you own. Do not deduct secured claims or exemptions)

6. **Household goods and furnishings**
Examples: Major appliances, furniture, linens, china, kitchenware
- ☐ No
☒ Yes **(Various household furnishings \$400.00, D1).....** \$400.00
7. **Electronics**
Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games
- ☐ No
☒ Yes **(Various consumer electronics \$500.00, D1)** \$500.00
8. **Collectibles of value**
Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles
- ☐ No
☒ Yes **(Various personal heirlooms \$250.00, D1)** \$250.00
9. **Equipment for sports and hobbies**
Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments
- ☒ No
☐ Yes
10. **Firearms**
Examples: Pistols, rifles, shotguns, ammunition, and related equipment
- ☒ No
☐ Yes
11. **Clothes**
Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories
- ☐ No
☒ Yes **(Debtor's clothes \$400.00, D1).....** \$400.00
12. **Jewelry**
Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver

☐ No
☒ Yes (Personal jewelry \$350.00, D1) \$350.00

13. Non-farm animals

Examples: Dogs, cats, birds, horses

☒ No
☐ Yes

14. Any other personal and household items you did not already list, including any health aids you did not list

☐ No
☒ Yes (Various other items not otherwise listed \$500.00, D1) \$500.00

15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached for Part 3. Write that number here

\$2,400.00

Part 4: Describe Your Financial Assets

Do you own or have any legal or equitable interest in any of the following? (List the current value of the portion you own. Do not deduct secured claims or exemptions)

16. Cash

Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition

☐ No
☒ Yes Cash on hand \$75.00 (D1) \$75.00

17. Deposits of money

Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each.

☐ No
☒ Yes Checking account - PNC \$650.00 (D1) \$650.00

18. Bonds, mutual funds, or publicly traded stocks

Examples: Bond funds, investment accounts with brokerage firms, money market accounts

☒ No
☐ Yes \$0.00

19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture

☒ No
☐ Yes \$0.00

20. Government and corporate bonds and other negotiable and non-negotiable instruments

Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders. Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them.

☒ No
☐ Yes \$0.00

21. Retirement or pension accounts

Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans

☐ No
☒ Yes State Pension \$0.01 (D1) \$0.01

22. Security deposits and prepayments

Your share of all unused deposits you have made so that you may continue service or use from a company. Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others

☒ No
☐ Yes **\$0.00**

23. Annuities (A contract for a periodic payment of money to you, either for life or for a number of years)

☒ No
☐ Yes **\$0.00**

24. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified state tuition plan as defined in 26 U.S.C. § 529(b)(1).

☒ No
☐ Yes **\$0.00**

25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit

☒ No
☐ Yes **\$0.00**

26. Patents, copyrights, trademarks, trade secrets, and other intellectual property

Examples: Internet domain names, websites, proceeds from royalties and licensing agreements

☒ No
☐ Yes **\$0.00**

27. Licenses, franchises, and other general intangibles

Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses

☒ No
☐ Yes **\$0.00**

28. Tax refunds owed to you

Give specific information about them, including whether you already filed the returns and the tax years

☒ No
☐ Yes **\$0.00**

29. Family support

Examples: Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement

☒ No
☐ Yes **\$0.00**

30. Other amounts someone owes you

Examples: Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else

☒ No
☐ Yes **\$0.00**

31. Interests in insurance policies

Examples: Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance. Name the insurance company of each policy and the beneficiary, and list its value

☒ No
☐ Yes **\$0.00**

32. Any interest in property that is due you from someone who has died

If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died.

☒ No
☐ Yes **\$0.00**

33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment

Examples: Accidents, employment disputes, insurance claims, or rights to sue

☒ No
☐ Yes \$0.00

34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights to set off claims

☒ No
☐ Yes \$0.00

35. Any financial assets you did not already list

☒ No
☐ Yes \$0.00

36. Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached for Part 4. Write that number here

\$725.01

Part 5: Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1.

37. Do you own or have any legal or equitable interest in any business-related property?

☒ No. Go to part 6.
☐ Yes. Go to line 38.

Part 6: Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In.
If you own or have an interest in farmland, list it in Part 1.

46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?

☒ No. Go to part 7.
☐ Yes. Go to line 47.

Part 7: Describe All Property You Own or Have an Interest in That You Did Not List Above

53. Do you have other property of any kind you did not already list?

Examples: Season tickets, country club membership

☒ No
☐ Yes \$0.00

54. Add the dollar value of all of your entries from Part 7, including any entries for pages you have attached for Part 7. Write that number here

Part 8: List the Totals of Each Part of this Form

55. Part 1: Total real estate, line 2 \$305,000.00

56. Part 2: Total vehicles, line 5 \$13,500.00

57. Part 3: Total personal and household items, line 15 \$2,400.00

58. Part 4: Total financial assets, line 36 \$725.01

59. Part 5: Total business-related property, line 45

60. Part 6: Total farm- and fishing-related property, line 52

61. Part 7: Total other property not listed, line 54

62. Total personal property. Add lines 56 through 61 \$16,625.01

63. Total of all property on Schedule A/B. Add line 55 + line 62 \$321,625.01

Fill in this information to identify your case:

Debtor 1 Karen Shapiro

Debtor 2 _____
(Spouse, if filing)

United States Bankruptcy Court for the Eastern District of Pennsylvania

Case number 18-15061
(If known)

☒ Check if this is an amended filing

Official Form 106C

Amended Schedule C: The Property You Claim as Exempt 04/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Part 1: Identify the Property You Claim as Exempt

1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.

- ☐ You are claiming PA state exemptions and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)
- ☒ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)

2. For any property you list on Schedule A/B that you claim as exempt, fill in the information below.

Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own <i>Copy the value from Schedule A/B</i>	Amount of the exemption you claim <i>Check only one box for each exemption</i>	Specific laws that allow exemption
Debtor's home (Line 1)	\$305,000.00	<input checked="" type="checkbox"/> \$0.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(1)
2016 Honda Civic (Line 3)	\$13,500.00	<input checked="" type="checkbox"/> \$0.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(2)
Various household furnishings (Line 6)	\$400.00	<input checked="" type="checkbox"/> \$400.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(3)
Various consumer electronics (Line 7)	\$500.00	<input checked="" type="checkbox"/> \$500.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(3)
Various personal heirlooms (Line 8)	\$250.00	<input checked="" type="checkbox"/> \$250.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(5)
Debtor's clothes (Line 11)	\$400.00	<input checked="" type="checkbox"/> \$400.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(3)

Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own <i>Copy the value from Schedule A/B</i>	Amount of the exemption you claim <i>Check only one box for each exemption</i>	Specific laws that allow exemption
Personal jewelry (Line 12)	\$350.00	<input checked="" type="checkbox"/> <u>\$350.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(4)
Various other items not otherwise listed (Line 14)	\$500.00	<input checked="" type="checkbox"/> <u>\$500.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(9)
Cash on hand (Line 16)	\$75.00	<input checked="" type="checkbox"/> <u>\$75.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(5)
Checking account - PNC (Line 17)	\$650.00	<input checked="" type="checkbox"/> <u>\$650.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(5)
State Pension (Line 21)	\$0.01	<input checked="" type="checkbox"/> <u>\$0.01</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(12)
Total	\$321,625.01	\$3,125.01	

3. Are you claiming a homestead exemption of more than \$160,375.00?
(Subject to adjustment on 04/01/2019 and every 3 years after that for cases filed on or after the date of adjustment.)
☒ No
☐ Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?
☐ No
☐ Yes

Fill in this information to identify your case:

Debtor 1 Karen Shapiro

Debtor 2 _____
(Spouse, if filing)

United States Bankruptcy Court for the Eastern District of Pennsylvania

Case number 18-15061
(If known)

☒ Check if this is an amended filing

Official Form 106H

Amended Schedule H: Your Codebtors

12/15

Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question.

1. **Do you have any codebtors?** (If you are filing a joint case, do not list either spouse as a codebtor.)
☐ No
☒ Yes
2. **Within the last 8 years, have you lived in a community property state or territory?** (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)
☒ No. Go to line 3.
☐ Yes. Did your spouse, former spouse, or legal equivalent live with you at the time?
☒ No
☐ Yes. In which community state or territory did you live? . Fill in the name and current address of that person.
3. **In Column 1, list all of your codebtors. Do not include your spouse as a codebtor if your spouse is filing with you. List the person shown in line 2 again as a codebtor only if that person is a guarantor or cosigner. Make sure you have listed the creditor on *Schedule D* (Official Form 106D), *Schedule E/F* (Official Form 106E/F), or *Schedule G* (Official Form 106G). Use *Schedule D*, *Schedule E/F*, or *Schedule G* to fill out Column 2.**

Column 1: Your codebtor

Column 2: The creditor to whom you owe the debt

Check all schedules that apply

3.1

Bruce Shapiro
Name
3255 Melanie Court
Number Street
Bethlehem PA 18020
City, State, ZIP Code

- ☒ **Schedule D, line 2.2**
☐ **Schedule E/F, line**
☐ **Schedule G, line**

Fill in this information to identify your case:

Debtor 1 Karen Shapiro

Debtor 2 _____
(Spouse, if filing)

United States Bankruptcy Court for the Eastern District of Pennsylvania

Case number 18-15061
(If known)

Check if this is:

- ☒ An amended filing
☐ A supplement showing post-petition chapter 13 income as of

Official Form 106I Amended Schedule I: Your Income

12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Employment

1. Fill in your employment information

If you have more than one job, attach a separate page with information about additional employers.

Include part-time, seasonal, or self-employed work.

Occupation may include student or homemaker, if it applies.

Employment status

Occupation

Employer's name

Employer's address

How long employed there?

Occupation

Employer's name

Employer's address

How long employed there?

Debtor 1

- ☒ Employed
☐ Not employed

Quality Assurance

Country Meadows of Northampton

4035 Green Pond Road
Bethlehem, PA 18020

20 years

Debtor 2 or non-filing spouse

- ☒ Employed
☐ Not employed

Therapist

Saint Luke's hospital

801 Ostrum Street
Bethlehem, PA 18015

2 weeks

Part 2: Give Details About Monthly Income

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Including your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

2. **List monthly gross wages, salary, and commissions** before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.
3. **Estimate and list monthly overtime pay.**
4. **Calculate gross income.** Add line 2 + line 3.

	For Debtor 1	For Debtor 2 or non-filing spouse
2.	\$1,369.33	\$5,546.66
3.	\$0.00	\$0.00
4.	\$1,369.33	\$5,546.66

5. List All payroll deductions:

5a. Tax, Medicare, and Social Security deductions

5a. \$145.92 \$1,109.33

5b. Mandatory contributions for retirement plans

5b. \$0.00 \$0.00

5c. Voluntary contributions for retirement plans

5c. \$0.00 \$0.00

5d. Required repayments of retirement fund loans

5d. \$0.00 \$0.00

5e. Insurance

5e. \$73.66 \$0.00

5f. Domestic support obligations

5f. \$0.00 \$0.00

5g. Union dues

5g. \$0.00 \$0.00

5h. Other deductions. Specify:

5h. \$0.00 \$0.00

6. Add the payroll deductions. Add lines 5a through 5h

6. \$219.59 \$1,109.33

7. Calculate total monthly take-home pay. Subtract line 6 from line 4.

7. \$1,149.74 \$4,437.33

8. List all other income regularly received:

8a. Net income from rental property and from operating a business, profession, or farm

8a. \$0.00 \$0.00

Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.

8b. Interest and dividends

8b. \$0.00 \$0.00

8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive

8c. \$0.00 \$0.00

Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.

8d. Unemployment compensation

8d. \$0.00 \$0.00

8e. Social Security

8e. \$0.00 \$0.00

8f. Other government assistance that you regularly receive

8f. \$0.00 \$0.00

Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify:

8g. Pension or retirement income

8g. \$0.00 \$0.00

8h. Other monthly income. Specify: Retirement - State employee Pension income D1 \$1,763.68

8h. \$1,763.68 \$0.00

9. Add all other income. Add lines 8a-8h.

9. \$1,763.68 \$0.00

10. Calculate monthly income. Add line 7 + line 9.
Add the entries in line 9 for Debtor 1 and Debtor 2 or non-filing spouse.

10. \$7,350.75

11. State all other regular contributions to the expenses that you list in *Schedule J* (Official Form 106J).

11. \$0.00

Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives.

Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in *Schedule J* (Official Form 106J).

Specify:

12. **Add the amounts on lines 10 and 11.** The result is the combined monthly income. Also write that amount on the *Summary of Your Assets and Liabilities and Certain Statistical Information* (Official Form 106Sum) if it applies.

12.

\$7,350.75

13. **Do you expect an increase or decrease within the year after you file this form?**

- ☒ No
☐ Yes.
Explain.....

Fill in this information to identify your case:

Debtor 1 Karen Shapiro

Debtor 2 _____
(Spouse, if filing)

United States Bankruptcy Court for the Eastern District of Pennsylvania

Case number 18-15061
(If known)

Check if this is:
☒ An amended filing
☐ A supplement showing
post-petition chapter 13
expenses as of

Official Form 106J
Amended Schedule J: Your Expenses

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Your Household

1. Is this a joint case?

- ☒ No. Go to line 2.
☐ Yes. **Does Debtor 2 live in a separate household?**
- ☒ No.
☐ Yes. Debtor 2 must file Official Form 106J-2, *Expenses for Separate Household of Debtor 2*

2. Do you have dependents?

Do not list Debtor 1 or Debtor 2.
Do not state the dependents' names.

- ☒ No
☐ Yes. Fill out this information for each dependent

Dependent's relationship to Debtor 1 or Debtor 2

Dependent's age

Does dependent live with you?

3. Do your expenses include expenses of people other than yourself and your dependents?

- ☒ No
☐ Yes

Part 2: Estimate Your Ongoing Monthly Expenses

Estimate your expenses as your bankruptcy filing date unless you are using this form as supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date

Include expenses paid for with non-cash governmental assistance if you know the value of such assistance and have included it on *Schedule I: Your Income* (Official Form 106I).

Note: Expenses for property other than the debtor(s)' primary residence(s), if any, are reported in the Summary of Business/Real-Estate Income & Expense annexed to Schedule I.

Note: Monthly payments that are being made through the Chapter 13 Plan, if any, are not included in the expenses listed on this schedule.

4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.

4. **\$1,606.11**

If not included in line 4:

4a. Real estate taxes

4a.

4b. Property, homeowner's, or renter's insurance

4b.

		Your expenses
4c.	Home maintenance, repair, and upkeep expenses	\$180.00
4d.	Homeowner's association or condominium dues	
5.	Additional mortgage payments for your residence, such as home equity loans	\$439.40
6.	Utilities:	
6a.	Electricity, heat, natural gas	\$200.00
6b.	Water, sewer, garbage collection	\$60.00
6c.	Telephone, cell phone, Internet, satellite, and cable services	\$210.00
6d.	Other. Specify: N/A	
7.	Food and housekeeping supplies	\$400.00
8.	Childcare and children's education costs	
9.	Clothing, laundry, and dry cleaning	\$80.00
10.	Personal care products and services	\$50.00
11.	Medical and dental expenses	\$100.00
12.	Transportation. Include gas, maintenance, bus or train fare. Do not include car payments.	\$240.00
13.	Entertainment, clubs, recreation, newspapers, magazine, and books	
14.	Charitable contributions and religious donations	
15.	Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20.	
15a.	Life insurance	\$90.00
15b.	Health insurance	
15c.	Vehicle insurance	\$180.00
15d.	Other insurance. Specify: N/A	
16.	Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: N/A	
17.	Installment or lease payments	
17a.	Car Loan (2016 Honda Civic)	\$564.59
18.	Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, <i>Schedule I</i> (Official Form 106I)	
19.	Other payments you make to support others who do not live with you. Specify: N/A	
20.	Other real property expenses not included in lines 4 or 5 of this form or on <i>Schedule I</i> (Official Form 106I)	
20a.	Mortgages on other property	
20b.	Real estate taxes	
20c.	Property, homeowner's, or renter's insurance	
20d.	Maintenance, repair, and upkeep expenses	
20e.	Homeowner's association or condominium dues	

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		<div>Your expenses</div>
20f. Other. Specify:	20f.	
21. Other. Specify: N/A	21.	
22. Calculate your monthly expenses.		
22a. Add lines 4 through 21.	22a.	\$4,400.10
22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2	22b.	
22c. Add line 22a and 22b. The result is your monthly expenses.	22c.	\$4,400.10
23. Calculate your monthly net income		
23a. Copy line 12 (your combined monthly income) from Schedule I	23a.	\$7,350.75
23b. Copy your monthly expenses from line 22 above.	23b.	\$4,400.10
23c. Subtract your monthly expenses from your monthly income. The result is your monthly net income	23c.	\$2,950.65
24. Do you expect an increase or decrease in your expenses within the year after you file this form?		
For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?		
<div> <div> <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes. Explain..... </div> <div></div> </div>		

Fill in this information to identify your case:

Debtor 1 Karen Shapiro
Debtor 2 _____
(Spouse, if filing)
United States Bankruptcy Court for the Eastern District of Pennsylvania
Case number 18-15061
(If known)

☒ Check if this is an amended filing

Official Form 106Dec

Amended Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?

- ☒ No
☐ Yes. Name of person N/A. Attach *Bankruptcy Petition Preparer's Notice, Declaration, and Signature* (Official Form 119).

Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct.

/s/ Karen Shapiro
Signature of Debtor 1

12/04/2018
Date

Signature of Debtor 2

12/04/2018
Date